



Order Filed on December 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**  
*Formed in the State of Florida*  
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*Of Counsel to Bonial & Associates, P.C.*  
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*Attorney for Creditor*

In re:

Philip A. Perrotta,  
dba Perrotta Built Homes

Debtor.

Chapter 13

Case No. 16-24714-RG

Judge Rosemary Gambardella

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: December 21, 2020**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Debtor: Philip A. Perrotta  
Case No.: 16-24714-RG  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 (“Creditor”), whereas the post-petition arrearage amount was \$4,046.80, as of December 17, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **8 Rockwood Trail, Kinnelon, New Jersey 07405** (“Property”) provided that the Debtor complies with the following:

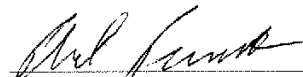
- a. Beginning on or before January 1, 2021, and continuing on or before the first of each subsequent month, the Debtor shall cure the post-petition arrearage by making three (3) monthly payments of \$1,348.94 directly to the Creditor;
- b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the January 1, 2021 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and the co-debtor stay imposed under 11 U.S.C. §1301 permitting Creditor to exercise any rights under the loan documents with respect to the Property.

**STIPULATED AND AGREED:**

  
Philip A. Perrotta  
8 Rockwood Trail  
Kinnelon, NJ 07405  
*Debtor*

/s/Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*

In re:  
Philip A Perrotta  
Debtor(s)

Case No. 16-24714-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 21, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Philip A Perrotta, 8 Rockwood Trail, Kinnelon, NJ 07405-2849

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing as servicing agent for The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-2 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 21, 2020

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the  
CWABS, Inc., Asset-Backed Certificates, Series 2007-4 rsolarz@kmlawgroup.com

TOTAL: 6